

P.O. BOX 469046
ESCONDIDO, CA 92046-9046
(888) 319-0986 FAX: (866) 422-0765
www.PayARS.com

January 22, 2007

7258 - 8441

RAYMOND C MEYER
2680 BAYSHORE PKWY STE 211
MOUNTAIN VIEW CA 94043-1019

ACCOUNT IDENTIFICATION

Re: Citibank
Account: 4428135004964623
ARS Acct No: 11480931
Balance: \$8415.93

TAX SEASON OFFER

Take advantage of your tax refund and pay off your debt once and for all!

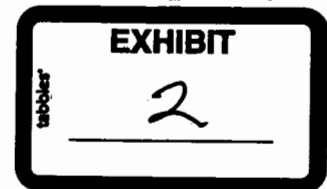
To resolve your delinquent account, please choose one of the following options:

1. SETTLE YOUR ACCOUNT AT 50% OF THE ABOVE BALANCE IN ONE PAYMENT:
Payment Due: \$4207.97 due on or before 02-11-2007.
2. SETTLE YOUR ACCOUNT AT 55% OF THE ABOVE BALANCE IN TWO INSTALLMENTS:
Payment One: \$2314.38 due on or before 02-11-2007.
Payment Two: \$2314.38 due on or before 03-13-2007.
3. SETTLE YOUR ACCOUNT AT 60% OF THE ABOVE BALANCE IN THREE INSTALLMENTS:
Payment One: \$1683.19 due on or before 02-11-2007.
Payment Two: \$1683.19 due on or before 03-13-2007.
Payment Three: \$1683.18 due on or before 04-12-2007.

Contact your account representative at (888) 319-0986 for details. Office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m. (Pacific Time). After receipt of your final payment, Citibank will notify the national credit bureaus - Experian, Equifax and Trans Union - that you have resolved your account. Our client is required to file form 1099C with the IRS for any forgiveness of \$600.00 or more.

Sincerely,

William Lim
Account Representative



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)



IF YOU LIVE IN **CALIFORNIA** THIS APPLIES TO YOU

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

IF YOU LIVE IN **COLORADO** THIS APPLIES TO YOU

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM

IF YOU LIVE IN **MASSACHUSETTS** THIS APPLIES TO YOU

Massachusetts address: 411 Waverly Oaks Road, Waltham, MA 02454

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTION AGENCY.

IF YOU LIVE IN **MINNESOTA** THIS APPLIES TO YOU

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

IF YOU LIVE IN **NEW YORK** THIS APPLIES TO YOU

New York City Department of Consumer Affairs License number 1020790

IF YOU LIVE IN **TENNESSEE** THIS APPLIES TO YOU

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. [500 James Robertson Parkway, Nashville Tennessee 37243]

IF YOU LIVE IN **WASHINGTON** THIS APPLIES TO YOU

ARS National Services, Inc, 201 W. Grand Ave., Escondido, CA 92025, License #601 722 831.

IF YOU LIVE IN **NORTH CAROLINA** THIS APPLIES TO YOU

ARS National Services Inc., 201 West Grand Ave., Escondido CA 92025, Permit #'s 4234, 4235, 4236, 4237